

Honorable Steven Rhodes  
United States Bankruptcy Court  
Eastern District of Michigan  
Southern Division  
Detroit Michigan

June 11, 2014

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U.S. BANKRUPTCY COURT  
E.D. MICHIGAN-DETROIT

David A. Cole  
3420 Sandy Creek rd.  
Madison, Ga. 30650

Greetings:

I hope this letter, my second (18Feb14 was the first) finds all is well the the City of Detroit.

I hope you don't find this letter spiteful or negative, however I believe that the working people who have dedicated their working lives have been betrayed by the City of Detroit, State of Michigan and the Federal Government of the United States of America.

The City of Detroit: lied to its workers during contract negotiations by stating that employee health care and retirement packages were tired to and figured into the payroll packages, which appears to be one of many lies by the leaders of the City of Detroit.

A case in point with the City of Detroit is their generous offer in health care, in my first letter to you they offered retiree's health care for \$2,339.00 or \$28,068.00. Now the City in their kindness have offered us health care for \$3,128.93 or \$37,547.16. Now the only people that can afford that are the command officers who were political appointees, appointed by the crooks that raped the city in the first place and I doubt that they will even take advantage of this "deal".

Betrayed by the State of Michigan: Pensions are protected by the State of Michigan Constitution. However, the "governor" of the State in a political move to support the "I hate Detroit" club did not honor that but threw the Constitution under the bus. How can a person who takes an oath of office to support the Constitution opt out and or pick and choose what parts he will support.

Betrayed by the Federal Government of the United States: Even though the United States Government through its various branches knew of the corruption of the leaders of the City of Detroit Government, they decided to do the minimum to protect the citizens from this third world type government. While the workers of Detroit kept working trying to hold the City together, the Federal Government like Nero, fiddled while Detroit literally burned, however committed vast resources to other countries.

In closing I would like to ask if you ever read these letters since I did not receive any response from my first leading me to think that you don't read these, but are filed away by a clerk much like junk mail.

Please do not take this as a personal letter against your and the court system but a letter of frustration of the treatment by the government which is supposed to be for and by the people that in my opinion and mine alone has failed the people.

Best wishes in your endeavor,



David A. Cole (ret DPD SGT)  
3420 Sandy Creek Rd.  
Madison, Ga. 30650

encl:

letter dated 18/Feb/14

copy of City of Detroit Special Enrollment June 9- June 20, 2014

copy of my Certificate of Retirement in accordance with the provisions of the City of Det.

Good morning, please note that the City of Detroit is so unconcerned with their health care offer that they did not even proof read it (2nd page of Special Enrollment Period).

This is not unusual for their cavalier approach to business as usual.

Please forgive any mistakes I made, I will use the excuse of age and cataracts which now I can not afford to address until I am 65.

Thanks for your time, David Cole.

The Honorable Steven Rhodes  
United States Bankruptcy Court  
Eastern District of Michigan  
Southern Division  
Detroit Michigan

18February2014

David A. Cole  
3420 Sandy Creek Rd.  
Madison, Ga. 30650

Greetings

I am a retired Detroit Police Sergeant and retired after 25 years of service with the department as well as a Viet Nam Veteran. When I was discharged by the Army I joined the Detroit Police. I pursued my collage education on my own time while employed and completed by Bachelors degree in Criminal Justice.

I saw over the years mismanagement and the same people being re-elected by the citizens again and again and had no control over that. It appears that those in power made a great living while my colleagues and myself kept fighting the good fight even though we never were compensated as well as our suburban cousins, who faced fewer problems in their careers then we faced on a daily basis. We continued on hoping that we were making a difference. We also knew that we would be taken care of in our "afterlife" (retirement) by getting our retirement (which we met our obligations by paying into along with our health care over the years ) in our "golden" years after giving the best of our working lives to our beloved city.

Now comes this so called bankruptcy, because the city choose not to pay their bills along the way but choose corruption and mismanagement instead to fulfill their crooked ways (more then one city official seemed to have made into the Federal Criminal System).

Now, the city in their generosity has canceled our life line, health insurance, however in their gracious manner is offering us a plan.

I am enclosing a copy their generous plan for those of us not 65 years old. For my wife and myself, the two person plan is \$2339.00 a month or \$28068.00 a year, which seems to me to be my retirement check. I guess I can pick up cans for my other expenses such as car insurance, house insurance, house payment, car payment, food, clothing and other incidentals like co-pays and deductibles for the insurance.

Further, the system failed us by denying us equal protection and discriminated against us because we are not protected by Pension Benefit Guaranty Corp (protects America's pensions), but, the federal pension insurance does not cover us. However the federal bankruptcy voids our protection with the Michigan State Constitution.

In closing, I guess, by the city taking away our health care and saving them \$28068.00, (my retirement check), we are even and no longer need to be concerned with them taking anything else away during this bankruptcy. I can however send back my two Lifesavings Medals and other medals I received so they can melt them down for scrap.

Sincerely,

David Cole  
3420 Sandy Creek Rd  
Madison, Ga. 30650

encl:

Certificate of Retirement under City Charter  
Premiums for non-Medicare retirees  
Chapter 9 Case #13-53846, page one



**City of Detroit**  
**Retiree Special Enrollment Period**  
**June 9, 2014 through June 20, 2014**

The City of Detroit has agreed pursuant to negotiations with the Official Committee of Retirees of the City of Detroit, Michigan, Detroit Retired City Employees Association, Retired Detroit Police and Fire Fighters Association, and AFSCME Sub-Chapter 98 to provide certain additional health and welfare benefits to retirees beyond those described in the booklet distributed at the end of 2013. The following additional benefits are described in this mailing:

- a special open enrollment period to enroll in city-sponsored medical, dental, and vision coverage at full cost to the retiree;
- an opportunity for non-Medicare eligible Uniformed retirees to have their stipend made payable to their medical insurance carrier on a pre-tax basis; and
- a health reimbursement arrangement for retirees who opt out of the City-sponsored Medicare Advantage plans.

Additional mailings will be sent to eligible retirees regarding (i) the application process for additional stipends available to retirees who are not Medicare eligible or whose spouse is not Medicare eligible (mailing will be from the City's vendor, Hodges-Mace), (ii) accessing the health reimbursement arrangement, and (iii) reimbursement for certain prescription drug expenses incurred by individuals enrolled in the City-sponsored Medicare Advantage plans..

**City-Sponsored Medical, Dental, and Vision Coverage**

During this special open enrollment period, benefit-eligible retirees will be able to enroll in the following plans:

- New dental DMO plan offered through Golden Dental
- New "national" vision plan offered through Heritage Vision
- New PPO plan for non-Medicare retirees offered through Blue Cross Blue Shield of Michigan (BCBSM)

The monthly retiree costs for these plans are as follows:

<b>Coverage Tier</b>	<b>Golden Dental</b>	<b>Heritage Vision</b>	<b>BCBSM PPO</b>
One Person	\$24.20	\$7.09	\$1,303.72
Two Person	\$39.61	\$14.03	\$3,128.93
Family	\$58.31	\$14.03	\$3,911.17

Benefit summaries of the new plans are included in this announcement for your convenience. The premium amount will be deducted from your monthly pension and/or stipend check. To the extent the premium amount exceeds your monthly pension and/or stipend check, you will be direct billed for the balance.

Non-Medicare eligible retirees who enroll in the BCBSM PPO plan will waive their current monthly stipend. They will instead receive a stipend of \$100 in addition to coverage under the medical plan. However, duty disabled retirees currently receiving a duty disabled stipend will maintain their current stipend amount (\$300 or \$400, as applicable) in addition to coverage under the medical plan. Likewise, retirees over age 65 who are not eligible for Medicare and are approved for an additional \$175 stipend will maintain their current stipend amount plus the additional stipend (total of \$300) along with coverage under the medical plan. All other Non-Medicare eligible retirees who enroll in the BCBSM PPO plan also waive any additional stipends, as outlined in a mailing sent by the City of Detroit dated May 22, 2014.



**City of Detroit  
Retiree Special Enrollment Period  
June 9, 2014 through June 20, 2014  
Benefit Summary Documents**

The following benefit plan summaries are enclosed for your reference:

- New - Blue Cross Blue Shield of Michigan PPO Plan effective 8/1/2014
- New – “National” Heritage Vision Plan effective 8/1/2014
- Heritage Vision Plan effective 3/1/2014 (enclosed for comparison purposes)
- New – Golden Dental DMO Plan effective 8/1/2014
- Blue Cross Blue Shield of Michigan Dental Plan effective 3/1/2014 (enclosed for comparison purposes)

These documents are intended to be easy-to-ready summaries and provide a general overview of benefits. **They are not contracts.** Additional limitations and exclusions may apply. For a complete description of benefits, please contact Blue Cross Blue Shield of Michigan, Heritage Vision, or Golden Dental. If there is a discrepancy between the summary and the Contract, Certificate or Rider, the Contract, Certificate or Rider will control.

If you have question or concerns, please call the Benefits Administration Customer Service Line at (855) 224-6200.



# Certificate of Retirement

*To all whom it may concern:*

*Sergeant  
David Cole*

having completed **25** years of honorable and faithful service as  
a member of the Detroit Police Department is hereby placed on  
retirement in accordance with the provisions of the City Charter.



*In Testimony Whereof, I have hereunto placed  
my signature and caused the Seal of the  
Detroit Police Department to be affixed at  
Detroit, Michigan, this 1st day of November  
in the year of our Lord one thousand nine  
hundred and 97.*

*William W. Kimm*  
Chief of Police